

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

Case No.: 20-23167-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Albert M. Vono  
26 6th Ave  
Roebling, NJ 08554

Emma L. Garcia-Reyes  
26 6th Ave  
Roebling, NJ 08554

Employer's Tax I.D. No.:

## **NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN**

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on May 7, 2021.

Dated: May 7, 2021  
JAN: wir

Jeanne Naughton  
Clerk

In re:  
Albert M. Vono  
Emma L. Garcia-Reyes  
Debtors

Case No. 20-23167-MBK  
Chapter 13

District/off: 0312-3  
Date Rcvd: May 07, 2021

User: admin  
Form ID: plncf13

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Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 09, 2021:**

Recip ID	Recipient Name and Address
db/jdb	+ Albert M. Vono, Emma L. Garcia-Reyes, 26 6th Ave, Roebling, NJ 08554-1206
cr	+ M&T BANK, Schiller, Knapp, Lefkowitz & Hertzel, LLC, 15 Cornell Road, Latham, NY 12110-1491
519056853	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519036107	+ Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
519036108	+ Amex/Bankruptcy, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
519036109	+ Andrea Otero, 9858 Shore Break Lane, Apt 201, Berlin, MD 21811-2999
519036110	+ Bank of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
519036111	+ Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
519036117	+ Costco Anywhere Visa Card, Attn: Bankruptcy, Po Box 6500, Sioux Falls, SD 57117-6500
519108800	+ Goldman Sachs Bank, USA, by AIS InfoSource, LP as Agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519057333	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
519085552	+ Lakeview Loan Servicing, LLC by its, servicing agent M&T Bank, c/o Schiller Knapp Lefkowitz Hertzel LLP, Post Office Box 840, Buffalo, NY 14240-0840
519036119	+ Lori Lei Perez Vono, 352 Evanston Dr, East Windsor, NJ 08520-5310
519036122	+ Marcus by Goldman Sachs, Po Box 45400, Salt Lake City, UT 84145-0400
519036121	+ Marcus by Goldman Sachs, Attn: Bankruptcy, Po Box 45400, Salt Lake City, UT 84145-0400
519036125	+ Pressler, Felt & Warshaw, LLC, 7 Entin Road, Parsippany, NJ 07054-5020
519036126	+ Security Credit Services LLC, 2612 Jackson Ave, Oxford, MS 38655-5405
519036127	+ Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
519110238	Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250
519036128	+ Suntrust Bank/GreenSky, Attn: Bankruptcy, Mailcode VA-RVW-6290 POB 8509, Richmond, VA 23286-0001
519036133	+ Utility Self-reported, Po Box 4500, Allen, TX 75013-1311
519044015	+ Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh, NC 27605-1000
519036134	+ Wells Fargo Dealer Services, Attn: Bankruptcy, 1100 Corporate Center Drive, Raleigh, NC 27607-5066

TOTAL: 23

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 07 2021 20:37:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	May 07 2021 20:37:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519036113	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	May 07 2021 21:56:04	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519070633	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	May 07 2021 21:55:25	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519036115	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 07 2021 21:56:09	Citibank North America, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034

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519102752	Email/PDF: Citi.BNC.Correspondence@citi.com	May 07 2021 21:56:10	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519036116	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 07 2021 21:56:14	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
519079709	Email/Text: bnc-quantum@quantum3group.com	May 07 2021 20:37:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
519066823	+ Email/Text: Hcabankruptcy-courtnotices@hcamerica.com	May 07 2021 20:38:00	Hyundai Lease Titling Trust, PO Box 20809, Fountain Valley, CA 92728-0809
519036118	+ Email/Text: Hcabankruptcy-courtnotices@hcamerica.com	May 07 2021 20:38:00	Hyundai Motor Finance, Attn: Bankruptcy, Po Box 20809, Fountain Valley, CA 92728-0809
519040485	Email/Text: JCAP_BNC_Notices@jcap.com	May 07 2021 20:37:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
519036114	Email/PDF: ais.chase.ebn@americaninfosource.com	May 07 2021 21:56:02	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
519074211	Email/PDF: resurgentbknotifications@resurgent.com	May 07 2021 21:55:21	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519036120	Email/Text: camanagement@mtb.com	May 07 2021 20:37:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
519036123	Email/Text: Bankruptcy.Notices@pnc.com	May 07 2021 20:36:00	PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
519100422	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 07 2021 21:56:08	Portfolio Recovery Associates, LLC, c/o Barclays Bank Delaware, POB 41067, Norfolk VA 23541
519105950	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 07 2021 21:56:09	Portfolio Recovery Associates, LLC, c/o Old Navy, POB 41067, Norfolk VA 23541
519037727	+ Email/PDF: gecsed@recoverycorp.com	May 07 2021 21:55:09	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519036129	+ Email/PDF: gecsed@recoverycorp.com	May 07 2021 21:56:01	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
519036130	+ Email/PDF: gecsed@recoverycorp.com	May 07 2021 21:55:09	Synchrony Bank/Old Navy, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
519036131	+ Email/Text: documentfiling@lciinc.com	May 07 2021 20:35:00	Telecom Self-reported, Po Box 4500, Allen, TX 75013-1311

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519036112	*+	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
519036124	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court: PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
519036132	*+	Telecom Self-reported, Po Box 4500, Allen, TX 75013-1311

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

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**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 09, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 7, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as indenture trustee, for the holders of the CIM Trust 2017-5, Mortgage-Backed Notes, Series 2017-5 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Lee Martin Perlman	on behalf of Joint Debtor Emma L. Garcia-Reyes ecf@newjerseybankruptcy.com mcdocherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com
Lee Martin Perlman	on behalf of Debtor Albert M. Vono ecf@newjerseybankruptcy.com mcdocherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com
Richard Gerbino	on behalf of Creditor M&T BANK rgerbino@schillerknapp.com kcollins@schillerknapp.com;lгадомски@schillerknapp.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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